# CD Disad File

## Econ DA

#### Increased government involvement in the housing market causes the housing market to collapse.

**Salins 98** [Peter D. Salins (Provost and Vice Chancellor for Academic Affairs of the State University of New York) "Comment on Chester Hartman's “The case for a right to housing”: Housing is a right? Wrong!." (1998): 259-266.]

I**f government involvement in the provision of housing were significantly extended,** as Hartman proposes, **the housing market would become increasingly impaired**, mainly **to the detriment of housing consumers—including the poor**. **Even existing** housing **programs**, marginal as they are, **distort housing markets** in the communities in which they operate. **Government agencies**, operating in their own right or as conduits for subsidies to private or nonprofit developers, **make inefficient housing producers**; when they assist tenants they distort the contours of housing demand. Most **housing projects developed by public agencies are expensive to build and maintain, and usually designed to inferior construction** and amenity specifications. Federally mandated eligibility rules make them islands of extreme poverty and social dysfunction, even by the standards of the poor neighborhoods in which they are set. Publicly developed housing is often so poorly designed that some public housing authorities have resorted—amid widespread public approbation—to tearing them down. Even when government programs underwrite privately owned housing—Section 8, for example—many of the same problems arise, and others are added. **Subsidized for-profit landlords often overcharge and undermaintain their units, and nonprofit sponsor-owners often fail as managers or go broke.**

#### Public housing harms can drive out positive community contributors which harms the local economy.

Husock 2003[Howard; Vice President, Research & Publications, Contributing Editor, City Journal], “How Public Housing Harms Cities”, Manhattan Institute for Policy Research, 2003

http://www.city-journal.org/html/how-public-housing-harms-cities-12410.html

**To understand more fully how much damage public housing can inflict on neighborhoods like the Near West Side, consider what can happen when it disappears from a troubled area of a city. After northern Philadelphia’s bleak Richard Allen Homes met with the wrecking ball two years ago, developer Lawrence Rust pounced, putting together a detailed development plan for the derelict area** near the demolished project. Soon he was gutting and renovating previously vacant buildings, and selling to yuppie gentrifiers. “I took 15 dumpsters filled with trash out of here,” Rust tells some prospective buyers of a three-story loft he is renovating—a 20-something graphic designer and a singer, both from New York**. He’s selling the row house he restored next door for $225,000, on a block where a few years ago houses went for $1,500, and property taxes were negligible.**

#### Turns and outweighs case-

#### Root cause of all your impacts is the economy- spending will do nothing to address the root cause, so the disad controls the internal link to the aff.

**LÉVY-VROELANT** Lévy-Vroelant, Claire. "Right to Housing in France: Still a Long Way to Go from Intention to Implementation, The." *JL & Soc. Pol'y* 24 (2015): i. Claire Lévy-Vroelant is a professor of Sociology at the University of Paris 8 Saint-Denis (France) and researcher at Centre de recherche sur l’Habitat (CRHLAVUE of CNRS) where she is part of the Scientific Committee. <http://www2.univ-paris8.fr/sociologie/wp-content/uploads/2005/05/cv-english-levy-vroelant.pdf>

In a way, the Paris Opéra hotel tragedy is emblematic of our times: at the time of the fire, those “temporarily accommodated” people were both rights-holders (as families) and also, very often, were without rights in the DALO sense as undocumented migrants. Now, these people are all entitled to a formal right to stay, and they can find a place in the social housing sector without proceeding through the DALO as a consequence of being victims of the drama and also thanks to the commitment of housing rights associations. But the Paris Opéra tragedy continues to highlight legal and policy failures and reveal the real barriers to realizing a right to housing: as long as these individuals and families can’t access the labour market, and consequently pay, at least partly, for their own accommodation, they will continue to suffer the worst forms of social exclusion and exploitation. Because of their numbers, those most in need of housing will also continue to displace the initial use of hotels as first-step shelters for isolated homeless persons. At the same time, the story of the Paris Opéra hotel shows that as soon as families have received a stable legal permit and social housing in a familiar neighbourhood, they can become independent and dedicate themselves to the reconstruction of their lives. The decisive importance of being properly housed, on the basis of which promoters of an enforceable right to housing have legitimated the Law, appears in all its critical dimensions.

#### Long term duration- if the market goes down there will be nobody to produce more houses or invest in fixing old houses and redeveloping them. This means even if in the short term a right to housing can help a few people, it does more harm than good in the long run.

#### Strong correlation between a weak economy and poverty- empirics prove.

**OECD** <http://www.oecd.org/derec/unitedkingdom/40700982.pdf> GROWTH BUILDING JOBS AND PROSPERITY IN DEVELOPING COUNTRIES   
**Research** that compares the experiences of a wide range of developing countries **finds consistently strong evidence that** rapid and sustained **growth is the single most important way to reduce poverty**. A typical estimate from these cross-country studies is that a **10 per cent increase in a country’s average income will reduce the poverty rate by between 20 and 30 per cent**.1 The central role of growth in driving the speed at which poverty declines is confirmed by research on individual countries and groups of countries. For example, **a flagship study of 14 countries in the 1990s found that over the course of the decade, poverty fell in the 11 countries that experienced significant growth and rose in the three countries with low or stagnant growth**.

#### Outweighs the case- Poverty is the worst form of structural violence and kills millions.

Abu-Jamal(Mumia, award winning Pennsylvania journalist, quotes James Gilligan, Professor at Harvard/NYU, “A quiet and deadly violence”, <http://www.flashpoints.net/mQuietDeadlyViolence.html>)

The deadliest form of violence is poverty. --Ghandi It has often been observed that America is a truly violent nation, as shown by the thousands of cases of social and communal violence that occurs daily in the nation. Every year, some 20,000 people are killed by others, and additional 20,000 folks kill themselves. Add to this the nonlethal violence that Americans daily inflict on each other, and we begin to see the tracings of a nation immersed in a fever of violence. But, as remarkable, and harrowing as this level and degree of violence is, it is, by far, not the most violent features of living in the midst of the American empire. We live, equally immersed, and to a deeper degree, in a nation that condones and ignores wide-ranging "structural' violence, of a kind that destroys human life with a breathtaking ruthlessness. Former Massachusetts prison official and writer, Dr. James Gilligan observes; By "structural violence" I mean the increased rates of death and disability suffered by those who occupy the bottom rungs of society, as contrasted by those who are above them. Those excess deaths (or at least a demonstrably large proportion of them) are a function of the class structure; and that structure is itself a product of society's collective human choices, concerning how to distribute the collective wealth of the society. These are not acts of God. I am contrasting "structural" with "behavioral violence" by which I mean the non-natural deaths and injuries that are caused by specific behavioral actions of individuals against individuals, such as the deaths we attribute to homicide, suicide, soldiers in warfare, capital punishment, and so on. --(Gilligan, J., MD, Violence: Reflections On a National Epidemic (New York: Vintage, 1996), 192.) This form of violence, not covered by any of the majoritarian, corporate, ruling-class protected media, is invisible to us and because of its invisibility, all the more insidious. How dangerous is it--really? Gilligan notes: [E]very fifteen years, on the average, as many people die because of relative poverty as would be killed in a nuclear war that caused 232 million deaths; and every single year, two to three times as many people die from poverty throughout the world as were killed by the Nazi genocide of the Jews over a six-year period. This is, in effect, the equivalent of an ongoing, unending, in fact accelerating, thermonuclear war, or genocide on the weak and poor every year of every decade, throughout the world.

## Midterms PTX DA

creds to Varad

### 1NC Shell

#### Dems will very narrowly retain filibuster now – key to stop full realization of Trump/GOP agenda

Bayer 1-4-17 (Nick Bayer, “Democrats Look At The 2018 Map And Get Ready To Fight For The Filibuster,” 1-4-17, http://www.huffingtonpost.com/entry/senate-democrats-2018-midterm-elections\_us\_586d4f81e4b0de3a08fab52f)

The outcome of the 2016 election shocked and worried Democrats across the country. Unfortunately for them, there may be worse to come in the 2018 midterm elections. In less than two years, 33 Senate seats will be up for grabs. Senate Democrats, armed with the filibuster, are the last line of defense against incoming President Donald Trump and the congressional Republican agenda. That means the electoral stakes are high in 2018, and Democrats must fight to keep up their numbers. The picture looks reasonably sunny for Republicans, who have only eight Senate seats on the ballot next year. Six of them (Mississippi, Nebraska, Tennessee, Texas, Utah and Wyoming) are likely safe for the GOP. Democrats, on the other hand, have 23 Senate seats to defend ― 25 if you count the independents who caucus with the Democrats. A dozen of those seats are likely safe in the Democrats’ camp. They’ll probably hold onto seven seats in the Northeast ― Connecticut, Massachusetts, Rhode Island, New York, New Jersey, Maryland and Delaware. Democrats are expected to retain five more seats in California, Hawaii, Washington, New Mexico and Minnesota. The two Senate seats now held by independents ― Angus King (Maine) and Bernie Sanders (Vt.) ― are also likely to stay in the hands of their incumbents or go to Democrats. That leaves 13 seats ― 11 held by Democrats and two held by Republicans ― as potential tossups. Just two of the tossup seats are in states that voted for Hillary Clinton last November: Nevada and Virginia. Others are in states ― like Pennsylvania, Florida and Michigan ― that only went for Donald Trump by small margins. But Trump’s victories can’t be ignored. Midterm elections have tended to favor the opposition ― that is, the party that isn’t led by the sitting president. So history could be working for the Democrats. But the 2018 midterms could be different. Kyle Kondik and Geoffrey Skelley of Sabato’s Crystal Ball argue that today’s extremely polarized political environment means that the GOP has a good chance of picking up seats in a few “very Republican states” now held by Democrats. Here’s an early look at those tossup races: First-term senators like Tammy Baldwin (D-Wis.), Heidi Heitkamp (D-N.D.) and Joe Donnelly (D-Ind.) may have a harder time defending their seats. In Wisconsin, Gov. Scott Walker, a former GOP presidential candidate, has ruled out a 2018 Senate bid against Baldwin, but Republicans still have time to find another strong candidate to take on the junior senator. The GOP has plenty of time to find a strong candidate to unseat Donnelly in Indiana, too. The first-term senator won office in 2012 after tea party favorite Richard Mourdock took out six-term Sen. Richard Lugar in the Republican primary and then took himself out in the general election with controversial remarks about rape. Now the Republicans have a good chance of winning that Senate seat back. As for Heitkamp, she appeared to top Trump’s list for agriculture secretary at one point. That looked like bad news for Democrats trying to hold onto the North Dakota Senate seat. New reports suggest former Georgia Gov. Sonny Perdue is now the best bet for the agriculture post. But even if Heitkamp is running for re-election, she faces a battle in a state that voted for Trump by a 36-point margin. Second-term senators Claire McCaskill (D-Mo.) and Jon Tester (D-Mont.) also hail from states that voted for Trump by wide margins (19 points and 21 points, respectively). Both are well-established incumbents ― a boon for re-election. But if they face strong challengers in their heavily Republican states, McCaskill and Tester could still be in trouble. Tester probably stands a better chance of the two. While going for Trump last year, Montana also re-elected its Democratic governor, Steve Bullock, to a second term. The Senate race in Ohio could get interesting. Democratic incumbent Sherrod Brown won his 2006 and 2012 elections by comfortable margins, so the same is possible next year. But the sizable victories of both Trump and fellow Sen. Rob Portman (R) last November could provide momentum for Republicans to oust Brown after roughly four decades of public service in Ohio. Specifically, while Brown could probably beat state Treasurer Josh Mandel again, a bid by Ohio Gov. John Kasich would likely prove tougher competition. The popular Kasich is perfectly positioned for a 2018 Senate bid: He led Trump by 11 points in the state’s 2016 presidential primary, and he can’t run for re-election next year having served two consecutive terms as governor. The Senate seat in Florida has a good chance of staying blue, as long as Sen. Bill Nelson (D) runs for re-election. The three-term incumbent won his previous Senate races by reasonable margins and looks like the favorite in 2018. But there is one key caveat to forecasting Nelson’s victory so soon. Gov. Rick Scott (R-Fla.), who will be forced out of office by term limits at the end of next year, has begun to lay the foundation for a potential 2018 Senate bid. Scott could run with the support of newly re-elected Sen. Marco Rubio (R-Fla.), by-then-President Trump and a Republican-controlled Congress. That gives him a solid chance of knocking out Nelson. In Arizona, the Republican Senate primary next year will probably be more interesting than the general election. During the 2016 campaign, one-term Sen. Jeff Flake (R-Ariz.) repeatedly sparred with Trump, expressing his clear disapproval and refusing to endorse the nominee. Now he’s under fire within his own party. Former state Sen. Kelli Ward has said she’ll challenge Flake in the Republican primary. Although Ward is fresh off a 12-plus point loss to veteran Sen. John McCain in the 2016 primary, she did mount a formidable challenge to him. Whether or not Flake gets past her, however, Democrats will likely have a hard time snatching this one from the Republicans. There are some tossup states on the 2018 map in which Democrats still hold a slight advantage over Republicans ― mostly states with well-established Democratic incumbents. With the water crisis in Flint still tainting his reputation, Michigan Gov. Rick Snyder (R) has become increasingly unpopular. This bodes well for Democratic Sen. Debbie Stabenow’s bid for re-election. The state did narrowly support Trump in 2016 ― the first time Michigan has gone Republican in a presidential contest since 1988 ― but Stabenow is a strong candidate running for a fourth term. Like Heitkamp in North Dakota, Sen. Joe Manchin in West Virginia is a moderate Democrat willing to work with the Trump administration. Indeed, Trump considered Manchin for the position of energy secretary. While the job ultimately went to former Texas Gov. Rick Perry (R), Manchin’s willingness to work across the aisle plays well in his red state. If he can soar above the anger toward the Democratic Party in West Virginia ― a state Trump won by 43 points ― he may yet hold onto his seat. In Pennsylvania, Sen. Bob Casey Jr. (D) will likely keep his seat despite the huge upset that saw his state back Trump last year and also re-elect Sen. Pat Toomey (R). Still, it will definitely be a race to watch. Similarly, Sen. Tim Kaine (D-Va.), the Democrats’ vice presidential nominee last year, will probably hold onto his seat in 2018. Clinton and Kaine carried Virginia by a comfortable, if still surprisingly close, 5 points in November. With lower turnout in the midterm election, the state may be competitive. But given a solid turnout in Northern Virginia, Kaine should be able to secure his seat for a second term. Finally, there’s Nevada. Last year, the state saw some hard-fought battles but still went blue. Voters supported Clinton and elected Democrat Catherine Cortez Masto to take over retiring Sen. Harry Reid’s seat. Democrats could pick up another seat here in 2018 with the right candidate against one-term Sen. Dean Heller (R). While it won’t be easy to knock off the incumbent, a strong candidate and good campaigning would give Democrats reasonable hope. The bottom line for 2018: Democrats likely won’t take back the Senate majority, but Republicans probably won’t reach the 60 seats they need to block a Democratic filibuster, either. To get that filibuster-proof majority, Republicans will have to flip eight of the 11 competitive seats held by Democrats and win their own two tossup contests.

#### Plan ignites republican opposition

Flegenheimer 17 [(Matt, Yamiche Alcindor, “Ben Carson Urges Ending Reliance on Welfare in Bid to Be Housing Chief,” January 12, 2017, https://www.nytimes.com/2017/01/12/us/politics/ben-carsons-hud-housing-nominee-hearing.html]//utd-va

Yet Americans had come to view HUD’s mission as “putting roofs over the heads of poor people,” Mr. Carson said. “It has the ability to be so much more than that.” As with his presidential campaign, Mr. Carson leaned heavily on his own compelling biography, straying frequently from his prepared opening remarks as he spoke of life in an impoverished section of Detroit as the son of a single mother with a third-grade education. He waded through several contentious moments, including some aimed at his prospective boss, President-elect Donald J. Trump, and the specter of conflicts over HUD funding and Trump family business ventures. But Mr. Carson, who was prone to fits of spaciness and occasionally bewildering remarks as a candidate, appeared to avoid any major slips on Thursday. The tone of the proceedings diverged sharply from that of hearings this week for Rex W. Tillerson, Mr. Trump’s choice for secretary of state, and Senator Jeff Sessions, Republican of Alabama and the selection for attorney general. Both men faced aggressive questioning from Democrats — and, in Mr. Tillerson’s case, from a Republican, Senator Marco Rubio of Florida. On Thursday, Mr. Rubio introduced Mr. Carson as a leader with “the values, the compassion and the character and the kind of drive that we need.” Senators from both parties made warm reference to Mr. Carson’s granddaughter in attendance, who wore pink headphones during the testimony. They thanked him for his career in medicine. Even some of the more pointed questioners, like Senator Sherrod Brown of Ohio, the ranking Democrat on the Committee on Banking, Housing and Urban Affairs, were disarmed. “You remind me of Columbo,” Mr. Carson said at one point, to extended laughs. “I’ve actually heard that before,” Mr. Brown said. Still, there were sharp exchanges. Senator Elizabeth Warren, Democrat of Massachusetts, sought to pin Mr. Carson down on a simple question: “Can you assure me that not a single taxpayer dollar that you give out will financially benefit the president-elect or his family?” Mr. Carson said he would be driven by morals. Ms. Warren cut him off, saying her specific concern was whether grants and loans could specifically benefit Mr. Trump. “It will not be my intention to do anything to benefit any American,” Mr. Carson said, becoming flustered for a moment before quickly clarifying that he wanted to use the department to help “all Americans.” Ms. Warren called on Mr. Trump to establish a blind trust, accusing him of “hiding” his assets. Mr. Carson would not commit definitively to avoiding Trump businesses if confirmed. “If there happens to be an extraordinarily good program that’s working for millions of people and it turns out that someone that you’re targeting is going to gain $10 from it, am I going to say no?” Mr. Carson said. Later, he agreed to work with Mr. Brown to construct a system to identify properties tied both to the Trump family and the department. He committed to telling senators about the department’s dealings with any businesses owned by Mr. Trump or his relatives. More often, Mr. Carson sat patiently as lawmakers recited some of the most fraught comments of his public life. In one interaction, Senator Bob Menendez, Democrat of New Jersey, asked if Mr. Carson truly believed in HUD’s mission, given his trail of comments railing against government intervention. “I think the rental assistance program is essential,” Mr. Carson said, when pressed twice, “and what I have said if you’ve been reading my writings: It is cruel and unusual punishment to withdraw those programs before you provide an alternative.” **When asked about housing protections** for lesbian, gay, bisexual and transgender citizens, Mr. Carson, a vocal opponent of same-sex marriage, said he would “enforce all the laws of the land” if confirmed. But he **expressed his** personal **opposition to any expression of what he called “extra rights” for certain groups**. For Republicans, **the hearing supplied an opportunity to pay tribute to a figure** revered by the conservative base. **Senator** Thom **Tillis**, Republican of North Carolina, **asked** Mr. **Carson what he thought was “the best possible thing we can do for someone on government assistance**.” “**Get them off it**,” Mr. Carson said.

#### That wrecks red-state Democrats – *crushes* their re-election strategy – gives the GOP a filibuster-proof majority

Roarty 16 (Alex Roarty, “Senate Democrats’ Challenge in 2018: The White Working Class,” 11-16-16, http://www.rollcall.com/news/politics/senate-democrats-midterms-2018)

The only thing standing between Senate Democrats and an electoral wipeout in 2018? Donald Trump’s base. A party that’s only three seats short of a Senate majority is nonetheless bracing to play defense for the next two years, hoping to hold a daunting 10 seats in states that went red in last week’s presidential race. In some of the states — Indiana, Missouri, Montana, North Dakota, West Virginia — Trump’s margin of victory reached nearly 20 points or more. Another five — Michigan\*, Pennsylvania, Ohio, Wisconsin, and Florida — unexpectedly swung in the GOP nominee’s favor, instilling fresh fear in Democrats that seats once presumed safe are anything but. Democrats are nervous not just about the fact that Trump won, but how he did so. The New York real estate mogul won because of his popularity with white working-class voters, whose slow drift from the Democratic Party he accelerated to devastating effect. They abandoned Democrats as few, even seasoned, party operatives suspected they could, leading to victories in places like Michigan and Wisconsin that President Barack Obama won easily just four years ago. A new game plan Now, these re-election-seeking Democrats must come up with a game plan to win those voters back — or risk watching their party lose big when they can least afford to see their ranks thinned further. “The underlying vulnerability Democrats have created for themselves is still very present, and probably uniquely so, with the 2018 class of Senate Democrats — almost every place you can think of where Democrats weren’t able to communicate to working-class voters is on the ballot,” said Josh Holmes, a GOP Senate strategist. How Democrats do that isn’t yet clear. Democratic strategists say they won’t know for at least several months — after they’ve had a chance to analyze data — exactly what happened in last week’s election. The evaluation process is all the more important given the fact that the party’s polling and data operations showed them on track to win the presidency. They know they did poorly with blue-collar white voters, they just aren’t yet entirely sure why. “We’re still in the theorizing mode,” said Matt Canter, a Democratic strategist. “We’ll know a lot more [by] about the beginning of next year.” The 2018 map for Democrats is so poor in large part because this class of senators faced elections in 2006 and 2012, both strong years for the party. It’s how Sen. Heidi Heitkamp delivered an upset victory four years ago in North Dakota, or how Sen. Jon Tester won in Montana. Two of the Democratic senators expected to seek re-election — Sen. Bill Nelson of Florida and Claire McCaskill of Missouri — won four years ago thanks to weak Republican nominees (McCaskill defeated former Republican Rep. Todd Akin, whose statement about “legitimate rape” became a national controversy that year.) Only one Republican senator up for re-election in two years, Dean Heller of Nevada, represents a state won by Hillary Clinton Democrats don’t dismiss the challenge in front of them but add that they’re confident that many of their incumbents are well prepared to win over white working-class voters. Sens. Bob Casey of Pennsylvania and Sherrod Brown of Ohio, for instance, are traditional blue-collar Democrats who have been popular in coal country.

#### Filibuster-proof majority *facilitates* immigration restrictions

Diaz 16 (Kevin Diaz, Houston Chronicle, “Trump's tough talk on the border will be tested in Congress,” 12-26-16, http://www.houstonchronicle.com/news/houston-texas/houston/article/Trump-s-tough-talk-on-the-border-will-be-tested-10819777.php)

WASHINGTON - After a presidential campaign built on hard-line promises to secure the border and end illegal immigration, Donald Trump will traverse more difficult terrain in Congress next year among worried Democrats and skeptical Republicans. Although advocates of strict legal enforcement have been emboldened by hawkish Cabinet picks like Alabama Sen. Jeff Sessions for attorney general, Trump will face political and fiscal constraints living up to his vow to build a border wall and deport illegal immigrants on a massive scale, particularly if he widens his dragnet beyond those with criminal records. And despite the bellicose campaign rhetoric, there still is no clear GOP agenda on immigration, with different cliques within the Republican-led Congress favoring different approaches toward visas, deportation and legal status. Democrats, too, have some cards to play. The Republican majorities in the next Congress hardly are filibuster-proof, with 48 Democrats in the Senate. To overcome the 60-vote threshold to stop a filibuster, Republicans will need to peel away at least eight Senate Democrats to pass anything that immigration advocates consider draconian, including a massive border wall. There are some changes Trump could make on his own, particularly in reversing President Barack Obama's executive orders shielding and granting work permits to millions of illegal immigrants who otherwise could face deportation. Funding substantial new border measures - with or without a 2,000-mile wall - or an aggressive new interior enforcement program likely would require money, meaning congressional action. That is where Senate Democrats could be an obstacle. "There's a bunch of stuff that doesn't need Congress, so we have to keep that in mind," said Todd Schulte, president of FWD.us, an immigration reform group founded with the help of tech moguls Mark Zuckerberg of Facebook and Bill Gates of Microsoft. "But, in terms of what needs to move through Congress, I would say that anything that passes the Senate will probably need 60 votes."

#### Deportations cause *escalating* cartel violence – collapses the Mexican state

AP 17 (Associated Press, “Mexico weighs grim prospect of deportation wave under Trump,” 1-23-17, http://www.denverpost.com/2016/11/15/mexico-deportation-prospect-donald-trump/)

MEXICO CITY (AP) — Mexico is starting to seriously contemplate the possibility that millions of its migrants could be deported, and the picture is not pretty. Under proposals put forward by President-elect Donald Trump, Mexico could see millions of people streaming back with no jobs available; the country might lose some of the billions of dollars in remittances sent home annually; and some jobless deportees could swell the ranks of drug cartels, sparking more violence. Gov. Hector Astudillo of the southern state of Guerrero considered the possible scenario over the weekend. At least a million Guerrero residents live in the United States, many without proper documents, and the state is already reeling from drug gang violence and poverty. “Of course Guerrero is not in any condition to receive the million or more than one million migrants” in the U.S., Astudillo said. “On the contrary, they have been an important mainstay in supporting the economy of Guerrero.” Migrants sent home almost $25 billion in remittances to Mexico in 2015, and experts say most of that went to support the most basic needs of the poorest Mexicans. Trump has suggested he might somehow seize the funds of those immigrants who are not deported to pay for a border wall. Mexico already has a shortfall of 800,000 new jobs for youths who join the labor force each year, let alone returning migrants, said Alejandra Barrales, head of the leftist Democratic Revolution Party. “We need to close ranks and create (job) opportunities, not just for people who might be deported, but for the 1.2 million young people who join the labor market each year.” The federal government announced an emergency program this week aimed at encouraging business to hire returning migrants, but Mexico City teacher Armando Osorio doubted that would be enough, given the government’s poor track record on job creation. “These people have no moral authority to say they will receive their countrymen with open arms,” he said. “They are the ones who are mainly responsible for the forced exodus of millions of Mexicans who don’t have enough to eat.” Even if Trump seems to be walking back the idea of mass deportations, the prospect still remains frightening for people in Mexico. On Sunday, Trump said in an interview on the news program “60 Minutes” that “what we are going to do is get the people that are criminal and have criminal records, gang members, drug dealers, a lot of these people — probably two million, it could be three million — and getting them out of our country.” Central America’s violent gangs, known as “maras,” emerged in the 1980s when migrants who had fled El Salvador’s civil war were deported by the U.S. after committing crimes as members of street gangs in Los Angeles. The deportees took their criminal knowhow back with them and started new gangs. The U.S. government in 2012 estimated about 1.9 million immigrants were criminals and could face deportation. The Migration Policy Institute, a Washington think tank, estimated 820,000 of those are in the United States illegally. Mike Vigil, former chief of international operations for the U.S. Drug Enforcement Administration, said at least some deportees will likely embrace drug trafficking, using already established U.S. connections to increase the amount of heroin and other drugs sent across the border. Even deporting only the felons would backfire by causing more violence in Mexico and Central America, he said. “What’s going to happen is that these individuals are going to return back to Mexico and they have no jobs, so they are going to feed the ranks of the cartels there,” said Vigil, author of the book “Metal Coffins: The Blood Alliance Cartel.” “That would lead to more violence, kidnappings in Mexico, and these areas (of Central America), which would cause a tsunami of undocumented immigrants coming into the United States, probably much more so than what he could actually deport,” Vigil said. There are cases of deported migrants assuming leadership positions in the region’s gangs, such as Martin Estrada Luna, a high school dropout from Washington state with a rap sheet of petty crimes such as burglary. Two years after he was sent back to Mexico in 2009, he had transformed himself into a drug baron known as “El Kilo,” leader of a ruthless cell of the Zetas gang who masterminded the mass killings of more than 250 people.

#### Violence spills into the US – invites military intervention

Metz 14 (Steven Metz, Director of Research at the Strategic Studies Institute, Ph.D. from the Johns Hopkins University, “Strategic Horizons: All Options Bad If Mexico’s Drug Violence Expands to U.S.” 2-19-14, http://www.worldpoliticsreview.com/articles/13576/strategic-horizons-all-options-bad-if-mexico-s-drug-violence-expands-to-u-s)

Over the past few decades, violence in Mexico has reached horrific levels, claiming the lives of 70,000 as criminal organizations fight each other for control of the drug trade and wage war on the Mexican police, military, government officials and anyone else unlucky enough to get caught in the crossfire. The chaos has spread southward, engulfing Guatemala, Honduras and Belize. Americans must face the possibility that the conflict may also expand northward, with intergang warfare, assassinations of government officials and outright terrorism in the United States. If so, this will force Americans to undertake a fundamental reassessment of the threat, possibly redefining it as a security issue demanding the use of U.S. military power. One way that large-scale drug violence might move to the United States is if the cartels miscalculate and think they can intimidate the U.S. government or strike at American targets safely from a Mexican sanctuary. The most likely candidate would be the group known as the Zetas. They were created when elite government anti-drug commandos switched sides in the drug war, first serving as mercenaries for the Gulf Cartel and then becoming a powerful cartel in their own right. The Zetas used to recruit mostly ex-military and ex-law enforcement members in large part to maintain discipline and control. But the pool of soldiers and policemen willing to join the narcotraffickers was inadequate to fuel the group’s ambition. Now the Zetas are tapping a very different, much larger, but less disciplined pool of recruits in U.S. prisons and street gangs. This is an ominous turn of events. Since intimidation through extreme violence is a trademark of the Zetas, its spread to the United States raises the possibility of large-scale violence on American soil. As George Grayson of the College of William and Mary put it, “The Zetas are determined to gain the reputation of being the most sadistic, cruel and beastly organization that ever existed.” And without concern for extradition, which helped break the back of the Colombian drug cartels, the Zetas show little fear of the United States government, already having ordered direct violence against American law enforcement. Like the Zetas, most of the other Mexican cartels are expanding their operations inside the United States. Only a handful of U.S. states are free of them today. So far the cartels don’t appear directly responsible for large numbers of killings in the United States, but as expansion and reliance on undisciplined recruits looking to make a name for themselves through ferocity continue, the chances of miscalculation or violent freelancing by a cartel affiliate mount. This could potentially move beyond intergang warfare to the killing of U.S. officials or outright terrorism like the car bombs that drug cartels used in Mexico and Colombia. In an assessment for the U.S. Army War College Strategic Studies Institute, Robert Bunker and John Sullivan considered narcotrafficker car bombs inside the United States to be unlikely but not impossible. A second way that Mexico’s violence could spread north is via the partnership between the narcotraffickers and ideologically motivated terrorist groups. The Zetas already have a substantial connection to Hezbollah, based on collaborative narcotrafficking and arms smuggling. Hezbollah has relied on terrorism since its founding and has few qualms about conducting attacks far from its home turf in southern Lebanon. Since Hezbollah is a close ally or proxy of Iran, it might some day attempt to strike the United States in retribution for American action against Tehran. If so, it would likely attempt to exploit its connection with the Zetas, pulling the narcotraffickers into a transnational proxy war. The foundation for this scenario is already in place: Security analysts like Douglas Farah have warned of a “tier-one security threat for the United States” from an “improbable alliance” between narcotraffickers and anti-American states like Iran and the “Bolivarian” regime in Venezuela. The longer this relationship continues and the more it expands, the greater the chances of dangerous miscalculation. No matter how violence from the Mexican cartels came to the United States, the key issue would be Washington’s response. If the Zetas, another Mexican cartel or someone acting in their stead launched a campaign of assassinations or bombings in the United States or helped Hezbollah or some other transnational terrorist organization with a mass casualty attack, and the Mexican government proved unwilling or unable to respond in a way that Washington considered adequate, the United States would have to consider military action. While the United States has deep cultural and economic ties to Mexico and works closely with Mexican law enforcement on the narcotrafficking problem, the security relationship between the two has always been difficult—understandably so given the long history of U.S. military intervention in Mexico. Mexico would be unlikely to allow the U.S. military or other government agencies free rein to strike at narcotrafficking cartels in its territory, even if those organizations were tied to assassinations, bombings or terrorism in the United States. But any U.S. president would face immense political pressure to strike at America’s enemies if the Mexican government could not or would not do so itself. Failing to act firmly and decisively would weaken the president and encourage the Mexican cartels to believe that they could attack U.S. targets with impunity. After all, the primary lesson from Sept. 11 was that playing only defense and allowing groups that attack the United States undisturbed foreign sanctuary does not work. But using the U.S. military against the cartels on Mexican soil could weaken the Mexican government or even cause its collapse, end further security cooperation between Mexico and the United States and damage one of the most important and intimate bilateral economic relationships in the world. Quite simply, every available strategic option would be disastrous. Hopefully, cooperation between Mexican and U.S. security and intelligence services will be able to forestall such a crisis. No one wants to see U.S. drones over Mexico. But so long as the core dynamic of narcotrafficking—massive demand for drugs in the United States combined with their prohibition—persists, the utter ruthlessness, lack of restraint and unlimited ambition of the narcotraffickers raises the possibility of violent miscalculation and the political and economic calamity that would follow.

#### Overstretches the US military – impact is global nuclear war

Binnendijk 16 (Hans Binnendijk, Ph.D. in international affairs, Tufts University, senior fellow at the Center for Transatlantic Relations at SAIS, “Friends, Foes, and Future Directions: U.S. Partnerships in a Turbulent World Strategic Rethink,” Santa Monica, CA: RAND Corporation, 2016)

Today, the most important external challenge faced by the United States is the reemergence of potential confrontation between great powers and with rogue states. The United States now faces a risk of conflict with several potential adversaries: Four are nation-states with nuclear weapons or nuclear ambitions (Russia, China, North Korea, and Iran) and one is a diverse group of Salafi jihadists. Currently, the United States is engaged in military action against a wannabe state, the Islamic State of Iraq and Syria (ISIS).1 Most of these potential adversaries also cooperate with at least one other hostile nation, compounding the challenge for the United States. This is a fundamental change from the previous decade, when the focus of U.S. national security policy was on two stability operations in the greater Middle East, nonstate actors, and transnational threats. Those threats still exist, but a new set of challenges from nuclear states and nuclear aspirants is of greater concern. There are dramatic differences among these potential adversaries in terms of their ability to threaten vital U.S. interests and the extent to which their goals overlap with Washington’s. As a result, the United States must design a set of flexible and differentiated policies to deal with each potential foe. The overall goal should be to reduce these threats and the prospect of close cooperation among adversaries to challenge U.S. interests. To do this, the United States needs to quickly defeat ISIS, deter North Korea, dissuade Russia, constrain Iran, and engage China. These potential adversaries have created situations in which a large number of U.S. allies and partner nations are more vulnerable today than they were a decade ago. Many U.S. friends are in more danger than the United States is itself, and if the United States should be drawn into conflict with any of these adversaries (as it has already been drawn into conflict with ISIS), it will probably be to defend its partners more than itself. The principal risk to the United States is that conflicts with any of these adversaries could escalate. Involvement by the three nuclear powers (Russia, China, or—to a lesser degree— North Korea) could pose existential risks. While its partners remain a major U.S. asset that its adversaries do not enjoy to the same degree, many of those partnerships do present problems. Many partners are only slowly waking up to these changing international circumstances and have not yet taken up an adequate share of the global defense burden. Some partners do not fully share many of the United States’ values or interests and require flexibility in the relationship. And the most-vulnerable partners will need to work more closely with the United States to coordinate policies and crisis management plans in advance so that the United States will not be drawn into unforeseen conflict against its will. As the United States prepares to deal with adversaries and to help defend partners, it is at risk of becoming overextended. U.S. national security resources are shrinking as its challenges are expanding. U.S. engagement with friends and foes alike, therefore, must reconcile this potential mismatch between resources and requirements, and between means and ends.

### 2NR Overstretch Impact XT (Structural Violence)

#### omitted

### AT: Impact Defense – Generic

#### omitted

### Turns Case/Impact Add-On

#### Deportation effort spins out of control – causes widespread conflict and genocide

Allen 16 (Danielle Allen and Richard Ashby Wilson, “Mass deportation isn’t just impractical. It’s very, very dangerous,” 9-23-16, <https://www.washingtonpost.com/opinions/mass-deportation-isnt-just-impractical-its-very-very-dangerous/2016/09/23/c6d3b4ee-7b77-11e6-ac8e-cf8e0dd91dc7_story.html?utm_term=.e4deabe64545>)

We’ve hit the home stretch of the election. The time has come to get serious, really serious, about understanding what’s at stake with Donald Trump’s proposal to deport 5 million to 11 million undocumented immigrants and his promise that 2 million will be deported in “a matter of months” if he is elected. In May, former homeland security secretary Michael Chertoff told the New York Times: “I can’t even begin to picture how we would deport 11 million people in a few years where we don’t have a police state, where the police can’t break down your door at will and take you away without a warrant.” He also said, “Unless you suspend the Constitution and instruct the police to behave as if we live in North Korea, it ain’t happening.” Trump’s specific policy involves adding 5,000 Border Patrol agents, tripling the number of Immigration and Customs Enforcement deportation agents, creating a special deportation force that he has described as a military unit and deporting not merely people who have been convicted of crimes but also immigrants on visa overstays and undocumented immigrants who have been arrested, even if not convicted. He has proposed expedited procedures that would, to ensure speed, presumably require setting aside the due process protections meant to safeguard rights and minimize error. One of the last times the world saw such a major effort at mass deportations in a developed country was in the 1990s in the former Yugoslavia. That experience is instructive. In 1989, after the fall of the Berlin Wall and four decades of peaceful ethnic and religious relations in Yugoslavia, post-communist politicians of all three communities in Bosnia and Herzegovina (Croat, Muslim and Serb) came to power on a surge of ethno-nationalist rhetoric. Starting in 1992, they promulgated official policies such as the “Six Strategic Objectives for the Bosnian Serb People” that included the forcible removal of other groups from towns and villages, using new “crisis staffs” made up of police and civilian paramilitaries. The process spun out of control and, in many communities, neighbors turned against neighbors, driving them out of their homes and seizing their assets. It started with a small number of activists, fewer than a few thousand people who were extreme nationalists and members of fringe parties. But as the propaganda and fear spread, the wider citizenry participated in the campaign of persecution. With the cover of official policy, civilians took it upon themselves to hasten the expulsion of members of other ethnic or religious groups. The fratricidal conflict claimed 100,000 lives. The majority of fatalities were civilians murdered in the context of mass deportations. The Bosnian deportations grew into a systematic policy termed “ethnic cleansing.” The U.N. Security Council declared forcible removal based on ethnicity a crime against humanity in 1994. And eventually there was also accountability for political leaders who enacted deportation policies and incited their followers to hatred and violence. In March 2016, the International Criminal Tribunal for the Former Yugoslavia found former Bosnian Serb president Radovan Karadzic guilty of genocide, war crimes and crimes against humanity. The tribunal ruled that his speeches and official propaganda made a significant contribution to an overarching joint criminal enterprise to create an ethnically homogenous state of Bosnian Serbs. The United States, of course, has its own history of mass deportations. There is the 19th-century Trail of Tears, when the U.S. government forcibly relocated members of Southeastern Native American tribes to land west of the Mississippi River. And in the 1930s and 1940s, under the pressure of the Great Depression, about 2 million Mexicans and Mexican Americans were deported; many lost their property. This was also the backdrop to the famous Zoot Suit Riots in Los Angeles in 1943, when U.S. sailors and Marines attacked Latino youths. The violence spread to San Diego and Oakland, and developed into broader racial violence that summer in Chicago, Philadelphia, Detroit, New York and Evansville, Ind. In the 1950s, the deportation of millions was attempted again with Operation Wetback; again people lost their property. Some died in the desert heat of Mexicali. The notion that governments have learned how to conduct mass deportations in “humane and efficient” ways is ludicrous. The summary removal of millions of members of a minority ethnic or religious group from a territory has been accompanied, in nearly every historical instance, by assault, murder, crimes against humanity and, occasionally, genocide. It has involved armed roadblocks to check papers, the smashing down of doors in the night to drag people out of their homes. It has also involved unrestrained popular violence against a target population. We might like to think that we’re above all that sort of thing, that with the right kind of training a special deportation force and beefed-up ICE units would carry out an orderly removal. But we do have in our midst the elements that have historically made mass deportations so dangerous: heated rhetoric that slurs whole minority groups (“they’re not sending their best . . . they’re rapists”); an activist minority of white nationalists; an armed minority of militiamen; and the ongoing militarization of our police forces.

### Ag Impact Add-On

#### omitted - unbroken

### AT: Too Early

#### omitted

### AT: Too Early (Overkill)

#### omitted

### 2NR Ohio

#### omitted

### 2NR Pennsylvania

#### omitted

### 2NR West Virginia

#### omitted

### Link – Carson

#### Carson is the anti-Obama and directly opposes the HUD guaranteeing the right to housing

Flegenheimer 17 [(Matt, Yamiche Alcindor, “Ben Carson Urges Ending Reliance on Welfare in Bid to Be Housing Chief,” January 12, 2017, https://www.nytimes.com/2017/01/12/us/politics/ben-carsons-hud-housing-nominee-hearing.html]//utd-va

Yet Americans had come to view HUD’s mission as “putting roofs over the heads of poor people,” Mr. Carson said. “It has the ability to be so much more than that.” As with his presidential campaign, Mr. Carson leaned heavily on his own compelling biography, straying frequently from his prepared opening remarks as he spoke of life in an impoverished section of Detroit as the son of a single mother with a third-grade education. He waded through several contentious moments, including some aimed at his prospective boss, President-elect Donald J. Trump, and the specter of conflicts over HUD funding and Trump family business ventures. But Mr. Carson, who was prone to fits of spaciness and occasionally bewildering remarks as a candidate, appeared to avoid any major slips on Thursday. The tone of the proceedings diverged sharply from that of hearings this week for Rex W. Tillerson, Mr. Trump’s choice for secretary of state, and Senator Jeff Sessions, Republican of Alabama and the selection for attorney general. Both men faced aggressive questioning from Democrats — and, in Mr. Tillerson’s case, from a Republican, Senator Marco Rubio of Florida. On Thursday, Mr. Rubio introduced Mr. Carson as a leader with “the values, the compassion and the character and the kind of drive that we need.” Senators from both parties made warm reference to Mr. Carson’s granddaughter in attendance, who wore pink headphones during the testimony. They thanked him for his career in medicine. Even some of the more pointed questioners, like Senator Sherrod Brown of Ohio, the ranking Democrat on the Committee on Banking, Housing and Urban Affairs, were disarmed. “You remind me of Columbo,” Mr. Carson said at one point, to extended laughs. “I’ve actually heard that before,” Mr. Brown said. Still, there were sharp exchanges. Senator Elizabeth Warren, Democrat of Massachusetts, sought to pin Mr. Carson down on a simple question: “Can you assure me that not a single taxpayer dollar that you give out will financially benefit the president-elect or his family?” Mr. Carson said he would be driven by morals. Ms. Warren cut him off, saying her specific concern was whether grants and loans could specifically benefit Mr. Trump. “It will not be my intention to do anything to benefit any American,” Mr. Carson said, becoming flustered for a moment before quickly clarifying that he wanted to use the department to help “all Americans.” Ms. Warren called on Mr. Trump to establish a blind trust, accusing him of “hiding” his assets. Mr. Carson would not commit definitively to avoiding Trump businesses if confirmed. “If there happens to be an extraordinarily good program that’s working for millions of people and it turns out that someone that you’re targeting is going to gain $10 from it, am I going to say no?” Mr. Carson said. Later, he agreed to work with Mr. Brown to construct a system to identify properties tied both to the Trump family and the department. He committed to telling senators about the department’s dealings with any businesses owned by Mr. Trump or his relatives. More often, Mr. Carson sat patiently as lawmakers recited some of the most fraught comments of his public life. In one interaction, Senator Bob Menendez, Democrat of New Jersey, asked if Mr. Carson truly believed in HUD’s mission, given his trail of comments railing against government intervention. “I think the rental assistance program is essential,” Mr. Carson said, when pressed twice, “and what I have said if you’ve been reading my writings: It is cruel and unusual punishment to withdraw those programs before you provide an alternative.” **When asked about housing protections** for lesbian, gay, bisexual and transgender citizens, Mr. Carson, a vocal opponent of same-sex marriage, said he would “enforce all the laws of the land” if confirmed. But he **expressed his** personal **opposition to any expression of what he called “extra rights” for certain groups**. For Republicans, **the hearing supplied an opportunity to pay tribute to a figure** revered by the conservative base. **Senator** Thom **Tillis**, Republican of North Carolina, **asked** Mr. **Carson what he thought was “the best possible thing we can do for someone on government assistance**.” “**Get them off it**,” Mr. Carson said.

### IL – Carson Key

#### Carson would be able to naturalize his messages that influences republicans

NY Times 16 [(New York Times Editorial Board) “Ben Carson’s Warped View of Housing,” December 19, 2016, https://www.nytimes.com/2016/12/19/opinion/ben-carsons-warped-view-of-housing.html?\_r=0)//utd-va

By describing efforts to achieve integration as “social engineering,” Mr. Carson seemed to suggest that segregation was a natural element of civic life. It is, in fact, very much the consequence of decades of federal policies. Chief of among these was the system of private mortgages guaranteed by the Federal Housing Administration, which did much from the 1930s to the 1960s to promote homeownership for white Americans. **But the agency discriminated against black citizens, as a matter of policy, and insisted on black-white separation in housing**. The Fair Housing Act of 1968 was supposed to end all that. But meeting fair housing goals has been well down the priority list of most housing secretaries, and the rules have been spottily enforced. **One important thing for** Mr. Carson to understand is that enforcing the law, and making sure that state and local governments actively pursue economic integration, will help whites as well. Low-income whites make up more than a third of the 4.6 million poor families that receive housing assistance through HUD. They will also benefit from broader access to housing in healthier communities with better schools and job opportunities. That point is beginning to hit home with both Democrats and Republicans in Congress. The House speaker, Paul Ryan, in an antipoverty plan he released in June, called on the government to make housing assistance vouchers portable so that recipients could move “up the economic ladder” by moving to places with better education and job opportunities. Last summer, both houses approved a bill that insulates low-income families from rent increases that could push them into homelessness and also expands their access to housing, jobs and schools in mixed-income areas. The Senate blocked a bill that would have stopped HUD from enforcing the rule requiring it to pursue fair housing goals. **If confirmed**, Mr. Carson **would be bound to enforce the Fair Housing Act.** If HUD under his leadership failed to meet its legal responsibilities, it could be hauled into federal court, as has happened several times in the past. Still, **the danger is that** Mr. **Carson could** send the message **that it is** again **perfectly fine for governments around the country to return to a policy of racial isolation**. Unless he changes his views, he is a poor choice to run this agency.

### Link – Housing Regulation

#### Republican voters are firmly against housing policy that expands the federal government’s role

Ramirez 16 [(Kelsey, reporter @ housing wire), “Republicans vs. Democrats: what each party says about housing finance reform,” August 1, 2016, http://www.housingwire.com/articles/37677-republicans-vs-democrats-what-each-party-says-about-housing-finance-reform]//utd-va

Trump has yet to offer a position on housing finance reform, and Clinton, while offering positions on housing policy, offered nothing on housing finance reform, according to an article by Eric Klopfer for MGIC Connects. Given those circumstances, **voters are forced to look at the party platforms in order to get a sense of their candidate’s** likely **position**. The article details five thoughts from Republicans on housing policy, found in the 66 pages of the Republican Platform 2016. From the article: 1. The concept of “responsible homeownership” seems consistent with much of the Dodd-Frank Act efforts to create prudential standards for mortgage underwriting, but Republican antipathy to Dodd-Frank has led to an alternative approach centered around lender-initiated efforts and borrower behavior, rather than what the Consumer Financial Protection Bureau (CFPB) dictates. 2. **The platform acknowledges supply-side constraints as well, and includes recommendations to** reduce restrictions that limit the ability of new construction to keep up with demand. 3. The platform expresses frustration with the lengthy conservatorship of Fannie Mae and Freddie Mac, but encourages the examination of their roles, marking a change from prior Republican calls to wind down the entities. 4. **The platform criticizes the Federal Housing Administration** (FHA) **for operating outside of its mission footprint and losing money, and recommends income limits on FHA activities**. 5. Finally, the platform mentions (but does not discuss) renting, within the context of eliminating restrictions to promote greater supply of rental opportunities. Similarly, the article outlined highlights from the 2016 Democratic Party Platform, which had only two emphases. From the article: 1. The platform defends the post-crisis policy framework created by Dodd-Frank, and commits to resisting any rollback of related legislative or regulatory provisions. 2. The platform acknowledges the continuing struggles of homeowners and renters harmed by the housing bust, and commits to expanding access to affordable housing and homeownership. **If the Republican Party sweeps November’s elections, the world of housing finance could be in for some** significant changes, as **the** 2016 **Republican Party platform calls for seriously cutting the government’s role in housing**, potentially abolishing the Consumer Financial Protection Bureau and ending the use of disparate impact to enforce fair lending laws. Read more about the platforms planned changes here.

### AT: Link Turn

#### No risk of a link turn – old, white Republicans have higher turnout in Midterm elections – plan isn’t popular with those groups – that’s Wasserman 13

#### Housing isn’t a priority for older Republican voters – economic concerns outweigh – that’s Decker and Pew.

#### This is empirically true

Brownstein 14 (Ronald Brownstein, “The Great Midterm Divide,” November 2014, http://www.theatlantic.com/magazine/archive/2014/11/the-great-midterm-divide/380784/)

The safest prediction one can make about this year’s congressional elections is that the voters who decide them will look very different from the ones who settled the 2012 presidential contest. The share of minorities and, especially, young people in the electorate will almost certainly decline; the proportion of whites and, especially, seniors will increase. This shift isn’t new. Midterm elections have long attracted fewer voters than elections in presidential years have, with minorities and young people among the groups most likely to stay home. In the five presidential elections from 1992 through 2008, exit polls conducted for a consortium of media outlets found that voters under 30 cast, on average, 18 percent of the ballots; in the five midterms that immediately followed those elections, young people accounted for just 12 percent of the votes. Voters over 65, by contrast, increased their share of the vote from 15 percent to 19 percent. The decline among minorities hasn’t been as consistent or as severe, but their share of the vote dropped two percentage points from 2004 to 2006, and three from 2008 to 2010, which are big shifts as these things go. But while the voting falloff between presidential-year and midterm elections has remained constant, its impact has been vastly magnified by a racial and generational realignment that has remade each party’s base of support since the 1980s. In presidential and congressional races alike, Democrats today fare best among minorities, Millennials, and white voters (especially women) who are single or college-educated. Even in a country rapidly growing more diverse, Republicans still rely almost entirely on whites, running best among those who are older, blue-collar, married, rural, and male. In other words, Democrats have become increasingly reliant on precisely the groups most likely to sit out midterms, while Republicans score best among those most likely to show up.

### AT: Thumpers

#### Housing overwhelms the rest of those concerns and is key

Gerrity 16 [(Michael, reporter @ world property journal) “Presidential Candidates' Housing Policies to Influence 21 Percent of U.S. Voters' Decision,” June 23, 2016, [http://www.worldpropertyjournal.com/real-estate-news/united-states/irvine/loandepot-anthony-hsieh-presidential-election-news-presidential-candidate-housing-policies-presidential-candidates-housing-and-finance-policies-2016-donald-trump-hillary-clinton-9901.php]//utd-va](http://www.worldpropertyjournal.com/real-estate-news/united-states/irvine/loandepot-anthony-hsieh-presidential-election-news-presidential-candidate-housing-policies-presidential-candidates-housing-and-finance-policies-2016-donald-trump-hillary-clinton-9901.php%5d//utd-va)

According to new research conducted for Irvine, Ca-based loanDepot -- with the U.S. presidential elections fast approaching -- one in five Americans (21%) say a candidate's housing and finance policies will influence their vote.

36% Say Candidates Doing a Bad Job Articulating Housing and Finance Policies

Americans Want New President's First 100 Days to Include Focus on Homeownership Affordability and Low Interest Rates

Nearly two out of five (36%) also think the presidential candidates are doing a bad job of articulating their housing and finance policies, and 35 percent would like to hear more from the candidates on these topics. Among those interested in hearing more, 56 percent are Democrats, 39 percent are Republicans, and 29 percent are Millennials.

Americans also weighed in on their economic and housing priorities for the 45th president's first 100 days, electing to keep housing more affordable and interest rates low. Making homeownership more affordable for middle and lower income families topped the list with 37 percent of Americans, including 32 percent who are Millennials, 64 percent who are Democrat and 32 percent who are Republican. Keeping interest rates low (34%) and making more credit available to small businesses (11%) are second and third priorities. There was bi-partisan agreement on keeping interest rates low during the next president's first 100 days with Democrats and Republicans at 47 percent and 49 percent respectively.

"People across the nation told us they want to hear more from the presidential candidates about their housing and financial policies on issues like income, access to credit, interest rates and affordable housing," said loanDepot Chairman and CEO, Anthony Hsieh. "The candidate who does a good job in communicating their policies moving forward has an opportunity to influence millions of potential voters."

Most Americans expect their financial situations to stay the same or get worse as a result of the upcoming presidential election, which could be due to a lack of information from candidates about these key policies. While the majority of likely voters (66%) don't expect the election will impact their personal finances, nearly one quarter (24%) think they'll be worse off financially. Of those who expect be worse off, 56 percent say the candidates have done a bad job of articulating their housing and financial policies. More Democrats (50%) expect to be worse off financially as a result of the elections than Republicans (44%). Only six percent of all voters expect to be better off as a result of the general November election.

Millennials May Miss Out

With Millennials now outnumbering baby boomers as the nation's largest living generation of consumers, their entrance into homeownership has been anticipated as a welcome boost to home sales, especially starter homes. However, while 38 percent of home loans closed by Millennials in April 2016 were FHA loans, the survey revealed many are still discouraged about their incomes and the election's impact on their access to credit. In fact, more than one third (36%) of Millennials say their primary financial concern is not making enough money, and 46 percent are concerned about how the elections will impact their ability to access credit. Two out of five (40%) Millennials said making homeownership more affordable to middle- and low-income Americans should be a priority for the next president's first 100 days.

"As more Millennials enter the housing market, we expect to see a higher priority placed on better borrowing options for first-time homebuyers," said Hsieh. "loanDepot is one of the five largest FHA lenders in the country and we remain focused on helping borrowers, including Millennials, access the credit they need to finance home purchases."

Accessing Credit: Perception vs. Reality

The loanDepot research found perceptions on financial trends sometimes don't match reality. For example, 38 percent of Americans said they think it's harder to get home loan today than it was immediately after the financial crisis in 2008. In fact, while guidelines have tightened since 2008, applications for purchase mortgages were more likely to be denied in 2008 than in 2014, the most recent year for which Federal Reserve data is available. Denial rates for home purchase loan applications hit 18 percent in 2008, while denials in 2014 topped out at 13 percent. Denial rates for home refinance applications in 2008 were 38 percent and dropped to 31 percent in 2014.

### AT: Reg Neg Links

#### omitted